

SYSTEM AND METHOD FOR MANAGEMENT OF HEALTH CARE SERVICES

ABSTRACT OF THE DISCLOSURE

A method for management of health care services includes obtaining first, second, and third individual accounts for a participant at a financial institution, obtaining high deductible health insurance for the participant, predetermining authorized health care services, and predetermining authorized preventive health care services. A first portion of a premium of the participant is deposited in the first account for obtaining the high deductible health insurance. A second portion of the premium is deposited in the second account which is a savings account for obtaining the authorized health care services. A third portion of the premium is deposited in the third account for obtaining the authorized preventive health care services. A debit card provides the participant with access the second and third accounts to make direct payments for the authorized health care services and the authorized preventive health care services.